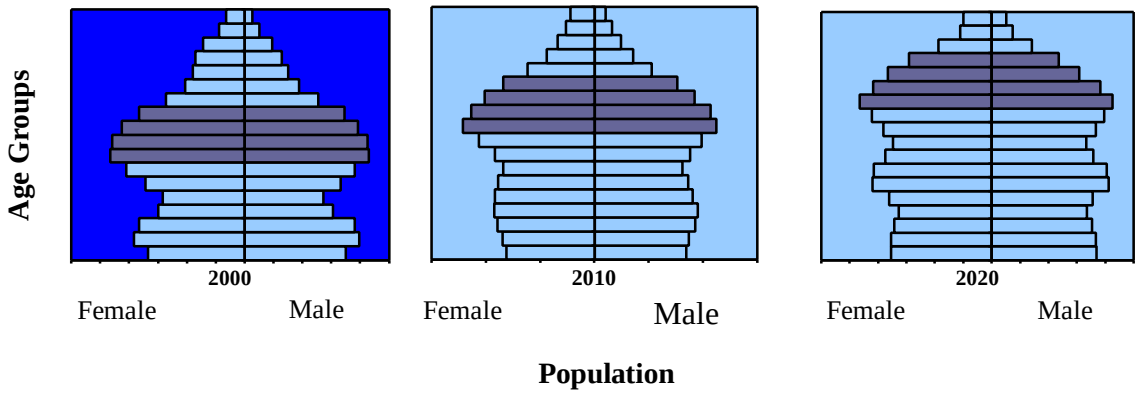
Characteristics of the Aging of the Population

The first section of this report focuses on demographic characteristics of the older population in Maryland and provides comparisons with available national data. Areas addressed include: aging of the baby boom generation; growth of the elderly population by gender, race, and age; and variations in income and disability for the elderly.

CHANGES IN POPULATION

Figure 1. Projected Growth in the Total and Baby Boom* Populations: Maryland, 2000 to 2020



(NOTE: Bars represent age groups in five-year increments.)
* The Maryland baby boom generation (shown in dark blue) is defined in this report as those individuals born in years 1946 through 1965.
Source: Maryland Office of Planning, Population Estimates and Projections, June 1999 revision, including Calvert County updates of February 2000.

- The estimated baby boom cohort for Maryland totaled 1,654,044 in the year 2000. This group, which represents 32 percent of the total population, includes all individuals between the ages of 35 and 54 years.

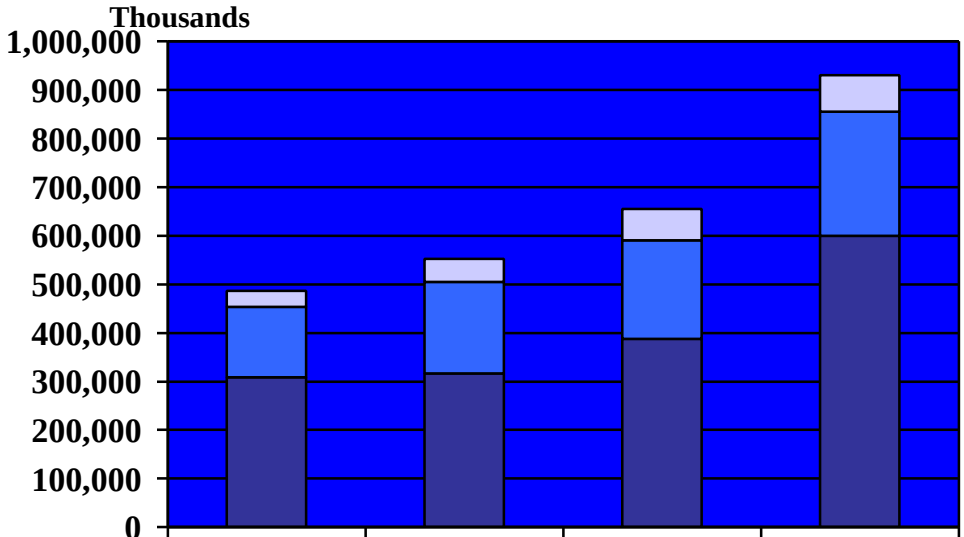
- While women in the year 2000 total population exceed men by 7 percent, the difference between baby boom women and men is 5 percent representing a difference of 60,000 individuals.

- The Maryland Office of Planning projects that there will be a 19 percent increase in the 65 and over age group between 2000 and 2010.

- By the year 2020 Maryland baby boomers will be 55 to 74 years of age and will continue to represent 32 percent (1,005,796) of the population. The gap between the number of men and women baby boomers will grow to 8 percent. By comparison, the difference between the number of men and women in the total population will be only 6 percent.

Projected Growth of the Over 65 Population

Figure 2. Projected Growth of the Elderly by Age Group: Maryland, 1990 to 2020



	1990	2000	2010	2020
85+	33,840	46,298	65,376	75,125
75-84	144,899	189,475	202,158	256,065
65-74	308,130	316,069	388,060	599,767

Source: Maryland Office of Planning, Population Estimates and Projections, June 1999 revision, including Calvert County updates of February 2000.

- In 2011, the first baby boomers will reach the age of 65. By 2020, baby boomers born between 1946 and 1955 will have reached age 65.

- In 2020, 42 percent of Maryland baby boomers will be between the ages of 65 to 74.

- By 2030, all baby boomers will have reached 65 years of age. The oldest of this cohort will be 84 years of age.

- Between 1990 and 2020, the greatest increase in the over 65 population will occur in the 65 to 74 age group, which is projected to increase by 291,637. The 75 to 84 age group will increase by 111,166, and the 85 and over population will increase by 41,285 over this time period.

- The greatest percentage increase in the over 65 population will occur in the 85+ age group between 1990 and 2020. Over this period, the 85 and over population will increase by 122 percent. The 75 to 84 population will increase by 76 percent, and the 65 to 74 population increase by 95 percent between 1990 and 2020.

- Maryland's over 65 population will increase from 11 percent of the total in 2000 to 16 percent of the total population by 2020. Women in the over 65 population will exceed men by 30 percent by 2020.

Table 1. Projected Growth in the Over 65 Population by Jurisdiction and Region: Maryland, 2000 and 2020

Region	Jurisdiction	2000	2020	Change	
				Number	Percent
Western Maryland	Allegany County	12,798	16,454	3,656	28.57%
	Carroll County	14,968	33,205	18,237	121.84%
	Frederick County	16,760	37,906	21,146	126.17%
	Garrett County	3,779	6,214	2,435	64.44%
	Washington County	16,991	24,227	7,236	42.59%
	Total	65,296	118,006	52,710	80.72%
Montgomery County	Montgomery County	88,081	155,790	67,709	76.87%
	Total	88,081	155,790	67,709	76.87%
Southern Maryland	Calvert County	6,648	16,169	9,521	143.22%
	Charles County	8,420	22,208	13,788	163.75%
	Pr. George's County	61,324	127,644	66,320	108.15%
	St. Mary's County	7,586	15,550	7,964	104.98%
	Total	83,978	181,571	97,593	116.21%
Central Maryland	Anne Arundel County	45,762	80,572	34,810	76.07%
	Baltimore County	100,984	138,804	37,820	37.45%
	Baltimore City	78,357	85,422	7,065	9.02%
	Harford County	20,641	43,207	22,566	109.33%
	Howard County	16,454	45,848	29,394	178.64%
	Total	262,198	393,853	131,655	50.21%
Eastern Shore	Caroline County	3,820	5,597	1,777	46.52%
	Cecil County	7,928	14,089	6,161	77.71%
	Dorchester County	4,917	6,360	1,443	29.35%
	Kent County	3,289	4,884	1,595	48.49%
	Queen Anne's County	5,426	10,318	4,892	90.16%
	Somerset County	3,161	3,870	709	22.43%
	Talbot County	6,363	8,904	2,541	39.93%
	Wicomico County	9,440	14,484	5,044	53.43%
	Worcester County	8,178	12,728	4,550	55.64%
	Total	52,522	81,234	28,712	54.67%
Maryland Total		552,075	930,454	378,379	68.54%

Source: Compiled by the Maryland Health Care Commission from Maryland Office of Planning, Population Estimates and Projections, June 1999 revision, including Calvert County updates of February 2000.

Table 1 shows the projected growth in the 65 and over Maryland population by county and region. Regionally, the greatest projected increase in the over 65 population is in the Southern Maryland area.

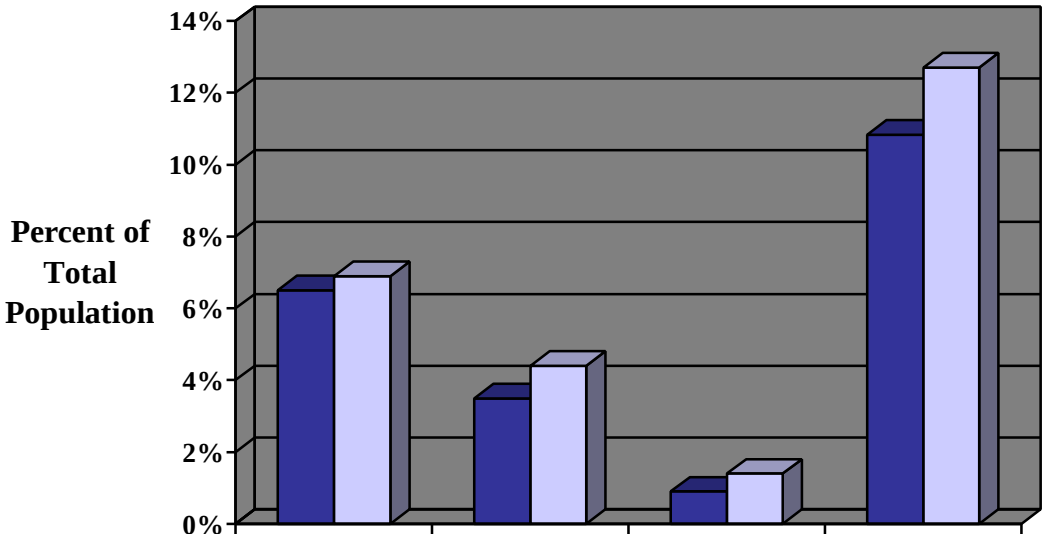
Howard County shows the greatest projected growth of the over 65 population compared to other counties.

Several other counties show a projected increase of greater than 100 percent. In addition to the Southern Maryland counties and Howard County, these include Harford, Carroll and Frederick Counties.

Statewide, the Maryland Office of Planning has projected that the 65 and over population will grow 69 percent between 2000 and 2020.

AGE DISTRIBUTION OF THE OVER 65 POPULATION

Figure 3. The Elderly as a Percent of the Total Population: Maryland and U.S., 2000



	65-74 Years	75-84 Years	85+ Years	Total 65+
MD	6.5%	3.5%	0.9%	10.8%
U.S.	6.9%	4.4%	1.4%	12.7%

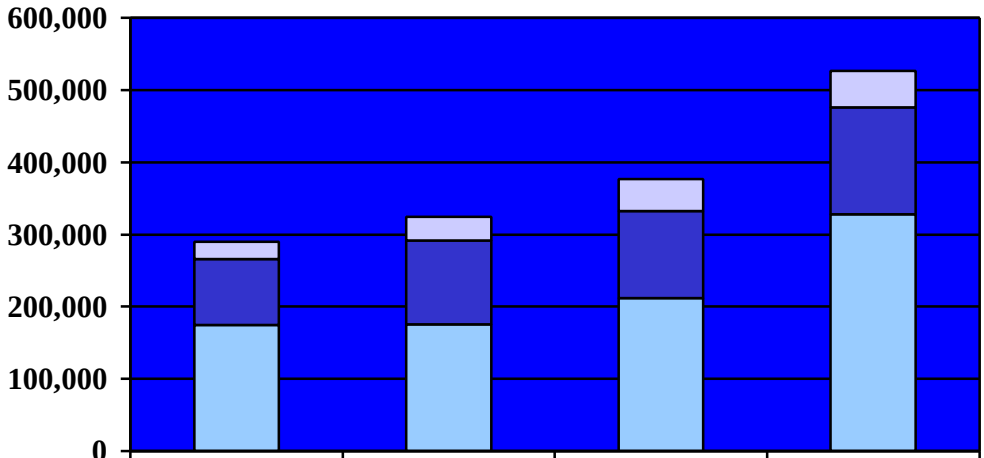
Source: National Center for Health Statistics. Health, United States 1999, with Health and Aging Chartbook; and Maryland Office of Planning, Population Estimates and Projections, June 1999 revision, including Calvert County updates of February 2000.

As shown in Figure 3, Maryland's over 65 population as a percent of the total population is smaller than that of the nation as a whole. In the over 65 age group, Maryland's population as a proportion of the total is 10.8 percent compared with 12.7 percent for the U.S.

The median age of Maryland's total population in 2000, which is 35.7 years, is slightly higher than the United States. For the U.S. as a whole, the median age was 35.5 years.

GROWTH IN THE OVER 65 POPULATION BY GENDER

Figure 4. Projected Growth of the Over 65 Female Population: Maryland, 1990 to 2020



	1990	2000	2010	2020
85+	24,142	32,432	44,343	49,993
75-84	91,416	115,910	121,056	148,885
65-74	174,264	175,780	211,680	327,507

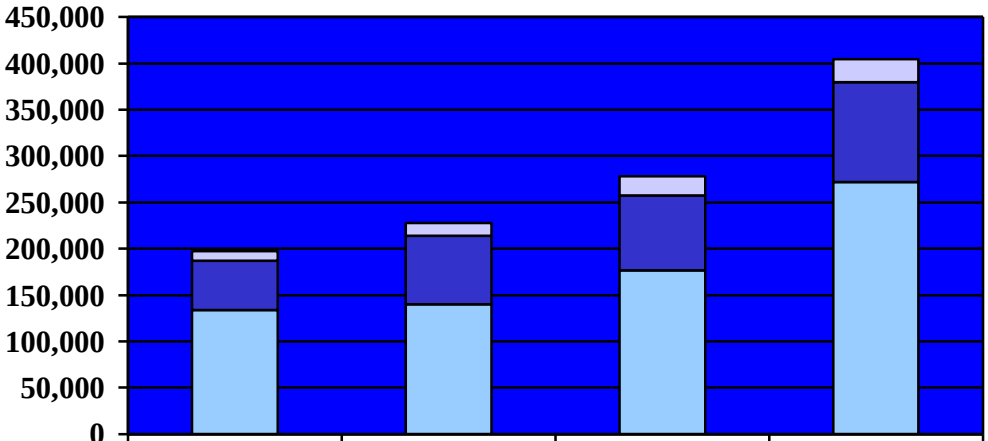
Source: Compiled by the Maryland Health Care Commission from Maryland Office of Planning, Population Estimates and Projections, June 1999 revision, including Calvert County updates of February 2000.

- In sheer numbers, women in the 65 to 74 year age group will increase the most between 1990 and 2020. However, women in the 85+ age group will show the greatest percent increase from 1990 to 2020 (108 percent).

- Women in the 65 to 74 year age group will increase 89 percent, and women in the 75 to 84 year age group will increase by 64 percent between 1990 and 2020.

- In 1997, women reaching age 65 had an average life expectancy of an additional 19 years, while men had an average life expectancy of an additional 15.8 years.

Figure 5. Projected Growth of the Over 65 Male Population: Maryland, 1990 to 2020



	1990	2000	2010	2020
85+	9,698	13,866	21,033	25,192
75-84	53,483	73,565	81,102	107,180
65-74	133,866	140,289	176,380	272,260

Source: Compiled by the Maryland Health Care Commission from Maryland Office of Planning, Population Estimates and Projections, June 1999 revision, including Calvert County updates of February, 2000.

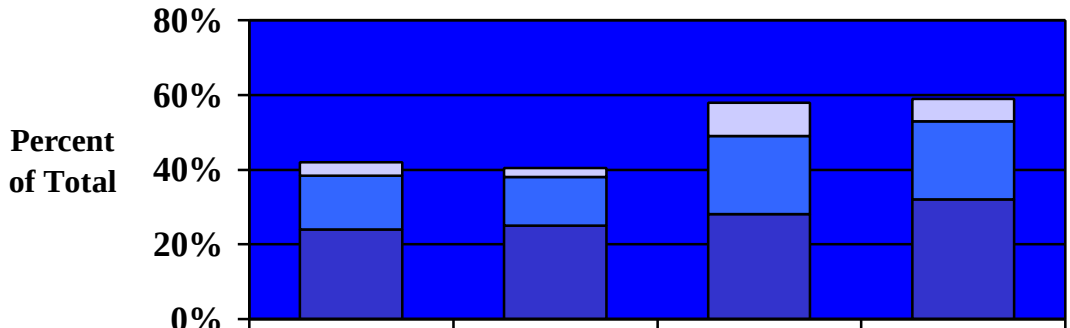
Like the female population over age 65, the largest number increase between 1990 and 2020 for males is projected to occur in the 65 to 74 year age group. Also, the greatest percentage increase among the male population is in the 85+ year age group (160 percent) during this time period.

Between 1990 and 2020, the number of men in the 65 to 74 year age group will increase 103 percent, and men in the 75 to 84 year age group will increase 100 percent.

This data indicates that although there are more women than men in absolute numbers, the growth of the male population in all age groups over the age of 65 is notably greater than the growth of women in these same age groups.

GENDER OF OVER 65 POPULATION

Figure 6. Gender as a Percent of All Elderly: Maryland and U.S., 2000



	U.S. Men	MD Men	U.S. Women	MD Women
85+	4%	3%	9%	6%
75-84	14%	13%	21%	21%
65-74	24%	25%	28%	32%

Source: Compiled by the Maryland Health Care Commission from U.S. Bureau of Census data; and Maryland Office of Planning, Population Estimates and Projections, June, 1999 revision, including Calvert County updates of February 2000.

- Year 2000 statistics on the gender of the over 65 population in Maryland are consistent with national data. Maryland women in this 65 and older age cohort exceed the number of men by 10 percent.

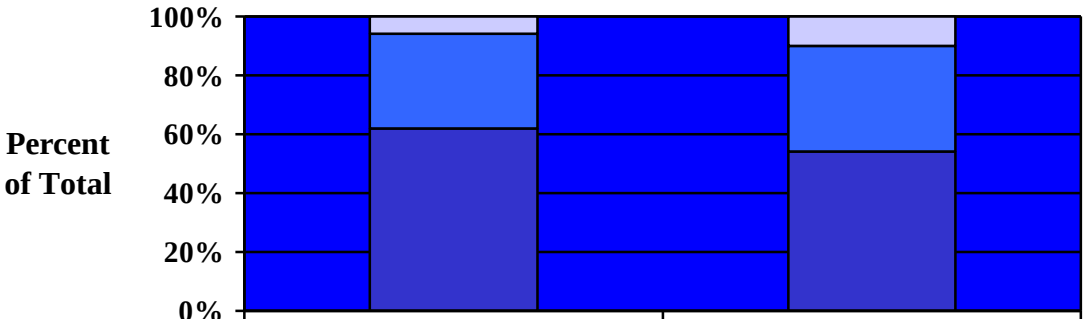
- The 65 to 74 age group represents a larger proportion of the over 65 population in Maryland as compared to national data.

- Maryland men in the 65 to 74 year age cohort equal 25 percent of the total 65+ population as compared to 24 percent for men nationally.

- Maryland women in 65 to 74 year age cohort equal 32 percent of the total 65+ population compared to 28 percent nationally.

- Over half of Maryland women over the age of 65 are in the 65 to 74 age group.

Figure 7. All Women Over 65 and All Men Over 65 by Age Group: Maryland, 2000



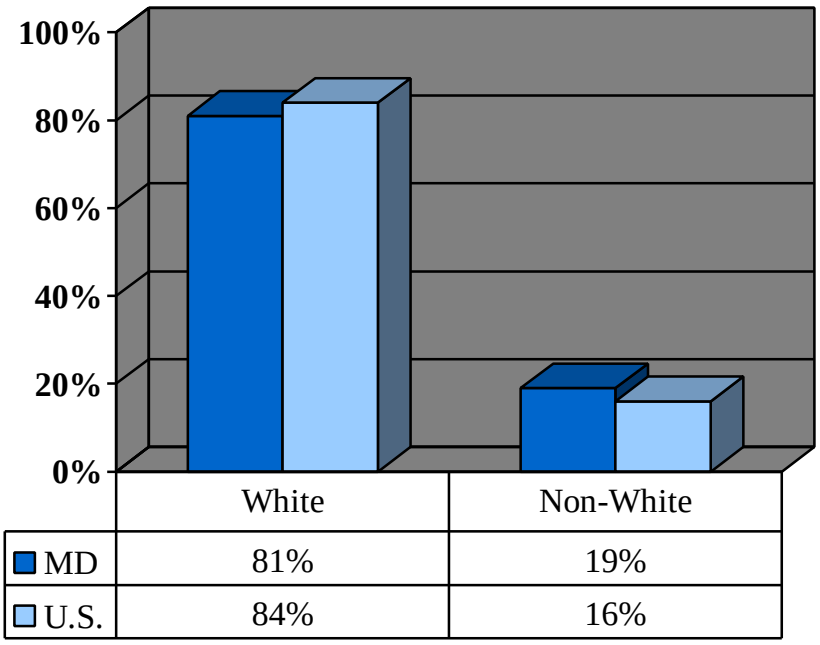
	All Men by Age Group (N = 227,720)	All Women by Age Group (N = 324,122)
85+	6.0%	10.0%
75-84	32.0%	36.0%
65-74	62.0%	54.0%

Source: Compiled by the Maryland Health Care Commission from Maryland Office of Planning, Population Estimates and Projections, June, 1999 revisions, including Calvert County updates of February 2000.

Maryland's male population over the age of 65 is made up primarily of individuals between the ages of 65 to 74. After this age, the percent in each age group declines more sharply than that of women.

The percent of all women in each age group over the age of 65 declines at a steadier rate. Except for the 65 to 74 age group, the percent of all women exceeds the corresponding percent of all men.

Figure 8. Race as a Percent of Total Over 65 Population: Maryland and U.S., 2000



	White	Non-White
MD	81%	19%
U.S.	84%	16%

Source: Compiled by the Maryland Health Care Commission from Maryland Office of Planning, Population Estimates and Projections, June 1999 revisions, including Calvert County updates of February 2000.

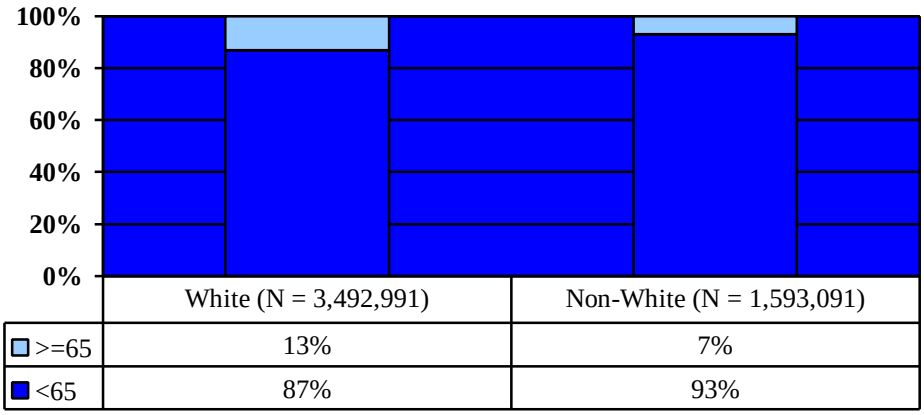
- The white population in Maryland, as a percent of the total over 65 population, is less than the United States as a whole. Eighty-one percent of the total over 65 population in Maryland is white, while 19 percent are non-white.

- The white over 65 population represents 13 percent of Maryland's total white population.

- The non-white population over 65 represents 7 percent of the total non-white population.

- In Maryland's non-white population, the under 65 age group is larger proportionally than the under 65 age group in Maryland's white population. (Refer to Figure 9).

Figure 9. Age Distribution of the Total Population by Race: Maryland, 2000

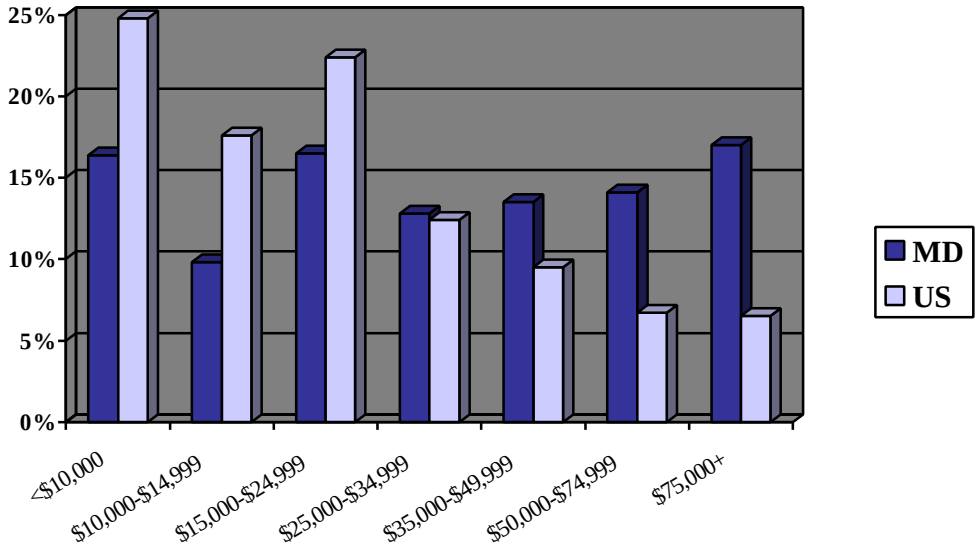


	White (N = 3,492,991)	Non-White (N = 1,593,091)
>=65	13%	7%
<65	87%	93%

Source: Maryland Office of Planning, Population Estimates and Projections, June 1999 revisions, including Calvert County updates of February 2000.

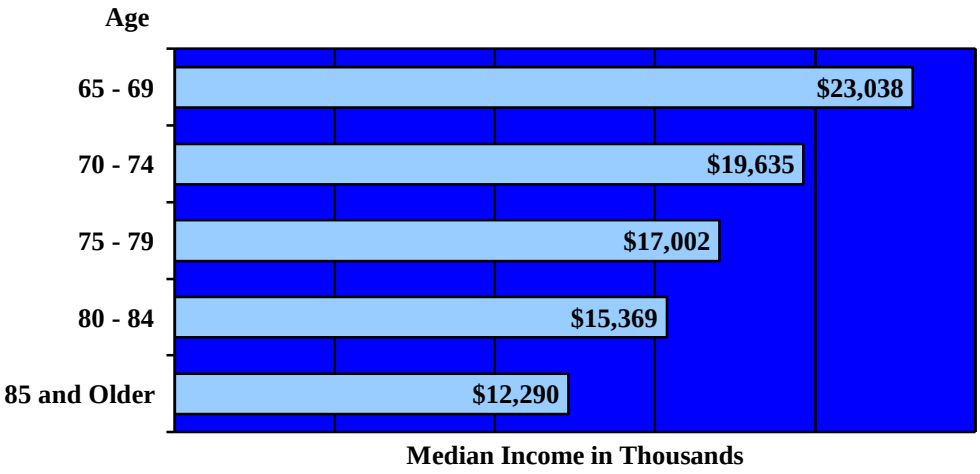
INCOME OF THE OVER 65 POPULATION

Figure 10. Income Distribution of the Over 65 Population: Maryland and U.S., 1998



Source: Claritas Age by Income Report: Maryland, 1998
U.S. Bureau of the Census, Total Money Income of Aged Units, Age 65+.

Figure 11. Median Income by Age Group: U.S., 1998



Source: Reproduced from the Income of the Aged Chartbook, Social Security Administration, Office of Policy, Office of Research, Evaluation and Statistics. June 2000.

Maryland residents have higher incomes than the nation as a whole. The median income for all Maryland residents is $50,016 compared to the U.S. at $38,233

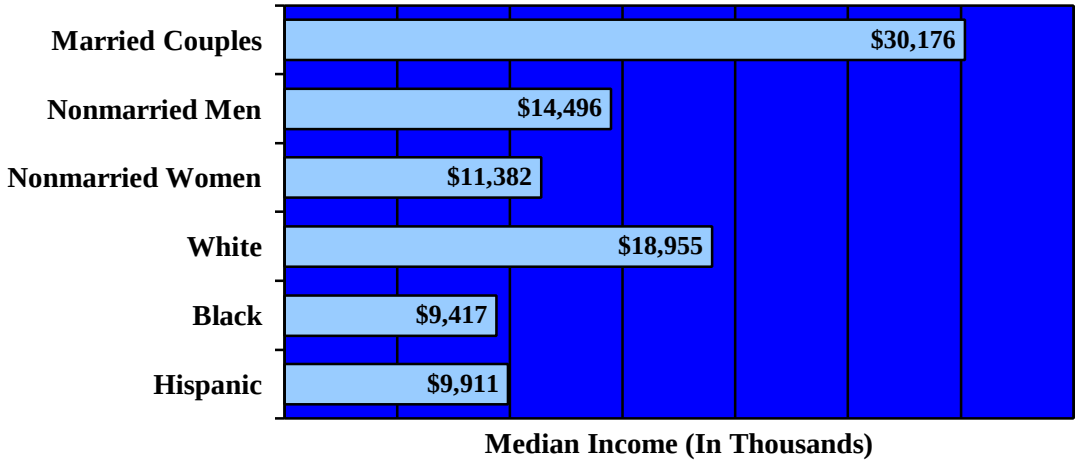
Median income for all Maryland residents increased by 37 percent between 1989 ($36,552) and 1998 ($50,016).

Nationally, the median income for elderly *individuals* is $17,777. This figure varies by demographic characteristics, including race, marital status and gender. Median income for the over 65 population decreases with age.[i] (Refer to Figures 11 and 12).

In Maryland, 8.9 percent of persons 65 years of age and over fall below the poverty level. Nationally, 10.6 percent of the 65 and over population fall below the poverty level.

Figure 10 shows that in income brackets below $25,000, the distribution for the U.S. exceeds Maryland. For all income groups over $25,000, the income of the elderly in Maryland exceeds the U.S. in increasing amounts for the highest income groups.

Figure 12. Median Income of the Elderly by Marital Status, Race, and Hispanic Origin: U.S., 1998



Source: Reproduced from the Income of the Aged Chartbook, Social Security Administration, Office of Policy, Office of Research, Evaluation and Statistics. June 2000.

Figure 12 shows how demographic characteristics influence median income of the elderly. Married couples show the highest median income with the white population the next highest. The African American population shows the lowest median income for the elderly in the U.S..

The median income for the elderly white population was more than twice the median income for the African American population in 1998.

The median income for non-married men is 27 percent higher than the median income for non-married women.

Table 2. Limitation of Activity Caused by Chronic Conditions According to Selected Characteristics

(National percentages applied to Maryland population)

	U.S. Percent	Total with limitation of activity		U.S. Percent	Limited but not in major activity		U.S. Percent	Limited in amount or kin of major activity	
Characteristic		2000	2020		2000	2020		2000	2020
Total Population	13.6%	691,707	794,990	4.1%	208,529	239,666	5.2%	264,476	303,96
Age									
65 Years and over	36.3%	200,319	337,937	14.8%	81,673	137,782	11%	60,703	102,40
65 to 74 Years	31.4%	99,246	188,327	12%	37,928	71,972	9.2%	29,078	55,17
75 Years and over	43.1%	101,618	142,743	18.7%	44,090	61,933	13.5%	31,829	44,71
Gender and Age									
Male									
65 to 74 Years	31.1%	43,630	84,673	12.6%	17,676	34,305	7.7%	10,802	20,96
75 Years and over	41.6%	36,371	55,067	22.6%	19,759	29,916	9.5%	8,306	12,57
Female									
65 to 74 Years	31.7%	55,722	103,820	11.6%	20,390	37,991	10.4%	18,281	34,06
75 Years and over	44%	65,270	87,480	16.3%	24,180	32,407	16%	23,735	31,81
Race and Age									
White									
65 to 74 Years	30.5%	75,586	130,595	12.1%	29,986	51,810	9%	22,304	38,53
75 Years and over	42.7%	83,912	107,002	19.2%	37,731	48,113	13%	25,547	32,57
Black									
65 to 74 Years	39.5%	26,958	67,776	12.1%	8,258	20,762	11.7%	7,985	20,07
75 Years and over	47.8%	18,765	38,527	11.5	4,515	9,269	19.6%	7,695	15,79

Source: Compiled by the Maryland Health Care Commission Maryland Office of Planning Population Estimates and Projections, June 1999 r updates of February 2000. Percent estimates from National Center for Health Statistics Health, United States, 1999 With Health and Aging C Rooks R, Weeks J, Saydah S. (NOTE: See Technical Notes for ADL limitation descriptions.)

- Not surprisingly, the need for assistance increases in later life. About 10 percent of the elderly between the ages of 65 and 84 require assistance with activities of daily living (ADLs) at any given time. [ii]

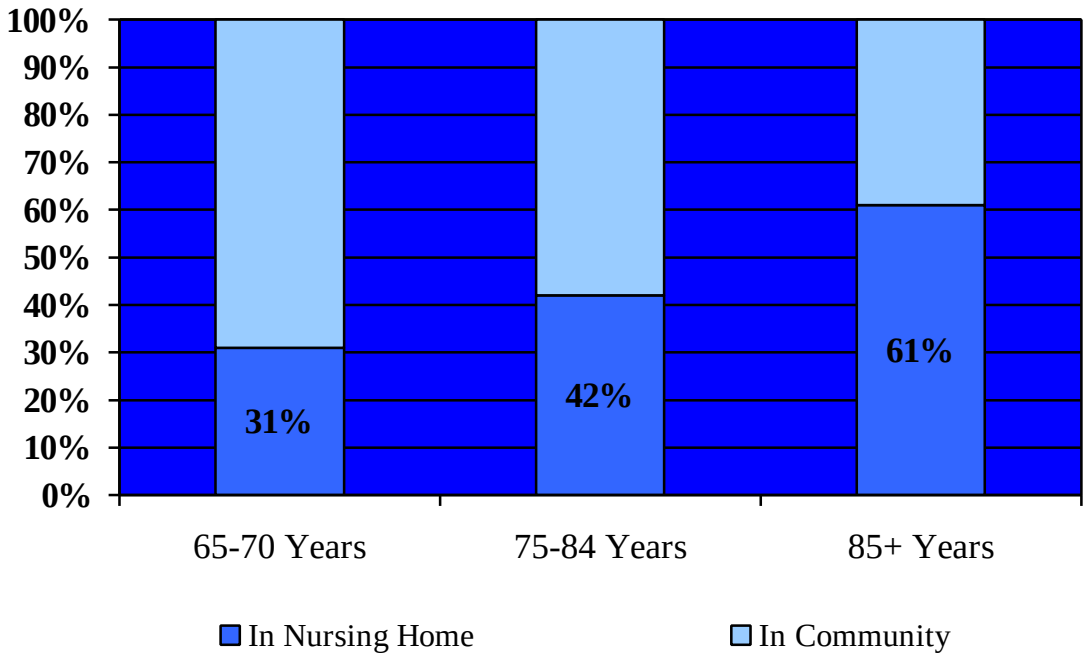
- Over half of individuals over the age of 85 report activity limitations (59.3% of women; 50.2% of men). [iii]

- Instrumental activities of daily living, (IADLs) such as shopping, using the telephone, and managing money, may also have a significant impact on an elderly person's risk for admission to a long term care setting. The percent of individuals needing help with instrumental activities of daily living increases from 14 percent to 22 percent after age 85. [iv]

- Although women are more likely to have activity limitations than men, particularly in the 85 years of age and older group, these differences are eliminated by statistically adjusting for age differences between men and women. The principal reason for the differences is the greater longevity experienced by women. [v]

- As individuals age, they are less able to live independently. Older women are more likely to require assistance at home and are also more likely to live in a nursing home than older men. Nationally, slightly more than 5 percent of women over 65 live in nursing homes compared to 2.5 percent of men. After age 85, 17.4 percent of women and 10.3 percent of men live in nursing homes. [vi]

Figure 13. Source of Assistance for Severely Impaired Elderly: U.S.



Source: Reproduced with permission from the American Council of Life Insurers, Can Aging Baby Boomers Avoid the Nursing Home: Long-Term Care Insurance for 'Aging in Place,' Stucki, Barbara R., Mulvey, Janemarie, March 2000.

Figure 13 shows where the disabled elderly between the ages of 65 to 70, 75 to 84, and 85 years and older and greater receive assistance in ADLs and IADLs. Older individuals are more likely to receive assistance in a nursing home setting. Only about a third of individuals 65 to 70 years of age receive assistance in a nursing home setting.

This is consistent with what is known about the risk of nursing home admission as individuals age. As will be shown in the section titled "Characteristics of Maryland Long Term Care Facility Residents", the likelihood of admission to a nursing home increases with age.

[i] Income of the Aged Chartbook. Social Security Administration; Office of Policy; Office of Research, Evaluation, and Statistics.

[ii]. Kraus, Lewis E., Stoddard, Susan, and Gilmartin, David (1996). Chartbook on Disability in the United States, 1996. An InfoUse report. Washington, DC: U.S. National Institute on Disability and Rehabilitation Research.

[iii] Jans, L., & Stoddard, S. (1999). Chartbook on Women and disability in the United States. An Info Use Report. Washington, DC: U.S. Department of Education, National Institute on Disability and Rehabilitation research.

[iv] Kraus, Lewis E., Stoddard, Susan, and Gilmartin, David (1996). Chartbook on Disability in the United States, 1996. An InfoUse report. Washington, DC: U.S. National Institute on Disability and Rehabilitation Research.

[v] Jans, L., & Stoddard, S. (1999). Chartbook on Women and disability in the United States. An Info Use Report. Washington, DC: U.S. Department of Education, National Institute on Disability and Rehabilitation research.

[vi] Ibid.